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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:

WILLIAM J. FOCAZIO,

Debtor.

Case No. 19-10880 (SLM)
Chapter 11

Hon. Vincent F. Papalia

Hearing Date: March 17, 2020 at 10:00am

**JOINDER OF SB ONE BANK IN U.S. TRUSTEE'S MOTION
FOR AN ORDER CONVERTING CASE TO CHAPTER 7**

1. SB One Bank, formerly known as Community Bank of Bergen County, N.J. ("SB One"), by its undersigned attorneys, hereby joins in the motion of the United States Trustee (the "Trustee") for an order converting this case to a case under Chapter 7 of the Bankruptcy Code [Dkt. 140].

2. SB One holds a secured claim against the Debtor herein arising from a mortgage loan extended to the Debtor evidenced by a note and recorded mortgage on real property located in Point Pleasant Beach, New Jersey, which loan is in default.

3. SB One respectfully joins in the Trustee's motion to convert this case to a case under Chapter 7 based upon the reason set forth in the Trustee's motion.

4. Conversion of the case would be in the case would be in the best interest of the creditors of the estate, including SB One.

Dated: March 10, 2020

Respectfully submitted,

SEIDMAN & PINCUS, L.L.C.
Attorneys for SB One Bank

By: /s/ Mitchell B. Seidman
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